

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A composition comprising a water-borne polymer comprising carboxylate groups; a metal cross-linking agent; and a stabilizing agent comprising from 2 to 10 carbon atoms and at least two functional groups independently selected from hydroxy and carboxy, wherein the amount of stabilizing agent is 1.4 mole percent or more of the amount of cross-linking agent;

wherein the composition is stable for at least a month at 40°C and up to six months at room temperature.

2. (Original) The composition of claim 1 wherein the water-borne polymer is an emulsion polymer or a water-soluble resin.

3. (Currently Amended) The composition of claim 1 wherein the water-borne polymer comprises an acrylic, vinyl, acrylic/vinyl, polyurethane, polyamide, polyester, polyethylene glycol, styrene-butadiene-rubber[[SBR]] polymer, nitrocellulose, hybrid thereof, or blend thereof.

4. (Original) The composition of claim 3 wherein the water-borne polymer comprises polymerized monomers selected from one or more of acrylic acid, methacrylic acid, itaconic acid, maleic acid, fumaric acid, crotonic acid, acrylic anhydride, methacrylic anhydride, itaconic anhydride, maleic anhydride, fumaric anhydride, crotonic anhydride, styrene, methyl styrene, alpha-methyl styrene, ethyl styrene, isopropyl styrene, tertiary-butyl styrene, ethyl methacrylate, methyl methacrylate, butyl acrylate, butyl methacrylate, 2-ethylhexyl acrylate, ethyl acrylate, vinyl acetate, methyl acrylate, acyclic conjugated dienes, 2-hydroxyethyl methacrylate, 2-hydroxyethyl acrylate, methylol acrylamide, glycidyl acrylate, glycidyl methacrylate, vinyl

esters, vinyl chloride, diacetone acrylamide, acetoacetoxyethyl methacrylate, acetoacetoxyethyl acrylate, allyl acetoacetate, vinyl acetoacetate, acrolein, formyl-styrol, vinyl methyl ketone, vinyl ethyl ketone, vinyl butyl ketone, diacetone acrylate, acetonyl acrylate, diacetone methacrylate, 2-hydroxypropyl acrylate acetylacetate, or butanediol-1,4-acrylate acetylacetate.

5. (Original) The composition of claim 3 wherein the water-borne polymer comprises an acrylic/styrene polymer.

6. (Original) The composition of claim 1 wherein the water-borne polymer has an acid number of 20 to 400.

7. (Original) The composition of claim 1 wherein the metal cross-linking agent comprises Zr, Ti, Hf, Cr, Zn, Al, or a mixture of any two or more thereof.

8. (Original) The composition of claim 7 wherein the metal cross-linking agent comprises Zr.

9. (Original) The composition of claim 7 wherein the metal cross-linking agent is a salt or complex of ammonia, acetate, propionate, sulfate, carbonate, nitrate, phosphate, tartrate, acetylacetone, or a mixture of any two or more thereof.

10. (Original) The composition of claim 1 wherein the metal cross-linking agent is ammonium zirconium carbonate.

11. (Original) The composition of claim 1 wherein the water-borne polymer comprises carboxylate groups and has a molar ratio of carboxylate to Zr of from about 10:1 to about 1:2.

12. (Original) The composition of claim 11 wherein the molar ratio of carboxylate to Zr is about 4:1 to about 1:1.

13. (Original) The composition of claim 1 wherein the stabilizing agent is a diol, hydroxy acid, diacid or sugar, or a mixture of two or more thereof.

14. (Original) The composition of claim 13 wherein the stabilizing agent is selected from tartaric acid, gluconic acid, mucic acid, saccharic acid, oxalic acid, glycolic acid, lactic acid, malic acid, citric acid, mandelic acid, malonic acid, maleic acid, succinic acid, glutaric acid, a salt thereof, or a mixture of two or more thereof.

15. (Original) The composition of claim 13 wherein the stabilizing agent is mannitol, fructose, glucose, or a mixture of two or more thereof.

16. (Original) The composition of claim 1 wherein the molar percentage of stabilizing agent to metal crosslinking agent is 2.4 mole percent or more.

17. (Original) The composition of claim 1 wherein the molar percentage of stabilizing agent to metal crosslinking agent is 3 mole percent or more.

18. (Original) The composition of claim 1 wherein the molar percentage of stabilizing agent to metal crosslinking agent is 7 mole percent or more.

19. (Original) The composition of claim 1 wherein the molar percentage of the stabilizing agent to metal crosslinking agent is 7 mole percent to about 50 mole percent.

20. (Original) The composition of claim 1 further comprising one or more additives selected from surfactants, solvents, leveling agents, rheology agents, waxes, buffering agents, dispersing agents, defoaming agents, antifoaming agents, modifying polymers, rewetting agents, biocides, resolubility agents.

21. (Original) The composition of claim 1 further comprising a buffering agent.

22. (Original) The composition of claim 1 further comprising a non-ionic surfactant.

23. (Original) A method of making a composition of claim 1 comprising combining the water-borne polymer, the metal cross-linking agent, and 1.4 mole percent or more of the stabilizing agent based on the molar amount of cross-linking agent.

24-35. Canceled.